

# UNITED STATES BANKRUPTCY COURT

FOR THE

EASTERN DISTRICT OF VIRGINIA

Alexandria Division

In the Matter of:

OSCAR A OCHOA  
Debtor

Chapter 13

Case No. 18-11925-BFK

## ORDER CONFIRMING MODIFIED PLAN

The Modified Chapter 13 Plan filed by Oscar A Ochoa on December 13, 2018, having been transmitted to all creditors; and it having been determined that the plan meets each of the requirements of 11 U.S.C. Section 1325(a);

**It is ORDERED that:**

- (1) the Plan as filed or modified is CONFIRMED.
- (2) Upon entry of this order, all property of the estate shall revert in the Debtor(s). Notwithstanding such reversion, the Debtor(s) shall not encumber, refinance, sell or otherwise convey real property without first obtaining an order of approval from this Court.
- (3) On June 29, 2018, and each month thereafter until further order of this Court, the Debtor shall pay to the Trustee, Thomas P. Gorman at P.O. Box 1553, Memphis, TN 38101-1553 the sum of \$571.00 per month for 4 months and then \$995.00 per month for the remaining 56 months of the Plan in order to pay all creditors back at 100% of all allowed claims. Payments under said Plan to be completed within 60 months from the due date of the first payment in this case.
- (4) The Debtor shall file all federal and state income tax returns on or before the due date, without extension, and provide the Trustee with signed copies of the returns within 7 days after they are filed and provide the Trustee such additional information as the Trustee may require for determination of the Debtor's disposable income. Failure to timely comply with this provision shall be grounds for dismissal.
- (5) Any lien avoidance actions(s) contemplated by Section 8(B) of the Plan must be made by the filing of an Adversary Proceeding no later than sixty(60) days from the date of the entry of this Order.
- (6) The holder of each secured claim provided for in paragraphs 4A or 4D of the plan shall retain the lien securing such claim until the earlier of i) the payment of the underlying debt

determined under nonbankruptcy law or ii) discharge under section 1328 or iii) such lien is otherwise avoided by separate Court order entered in this case or associated adversary proceeding. If this case is dismissed or converted without completion of the plan, such lien shall be retained by such holder to the extent recognized by applicable nonbankruptcy law.

Dated: Feb 13 2019

/s/ Brian F. Kenney

Brian F. Kenney  
United States Bankruptcy Judge

Confirmation Recommended.

Entered on Docket: February 15, 2019

/s/ Thomas P. Gorman  
Thomas P. Gorman  
Chapter 13 Trustee  
300 North Washington Street, Ste. 400  
Alexandria, VA 22314  
(703) 836-2226  
VSB #26421

Local Rule 9022-1(C) Certification

The foregoing Order was endorsed by and/or served upon all necessary parties pursuant to Local Rule 9022-1(C).

/s/ Thomas P. Gorman  
Thomas P. Gorman, Chapter 13 Trustee

**PARTIES TO RECEIVE COPIES**

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